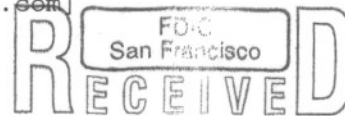


From: PFWLERATKINSON@aol.com [mailto:PFWLERATKINSON@aol.com]  
Sent: Monday, April 10, 2006 7:17 PM  
To: Ombudsman Washington  
Subject: Proposed Wal-Wart "Bank"



APR / 1 2006

To whom it may concern.

We are writing to express our opposition to the FDIC approving the ILC request proposed by Wal-Mart. This is based on safety and soundness concerns.

Unlike a GE, which currently has a ILC, Wal-Mart has operations in almost every town and city in the nation. A natural for interstate banking, if only the regulators and Congress look the other way....

One only needs to look at the devastation to small town merchants that Wal-Mart has produced, and translate that into the small community banks. The bedrock and often the financial anchors of rural and small town America.

Imagine the effects of local deposits going into multinational with no credit culture. Imagine the effects of the failure of one of the nations largest retailers combined with the failure of its bank.

This is the proverbial camels nose in the tent.

Regards,

Paul Fowler Atkinson

East Amherst, NY

14051